

REMARKS

Claims 1-20 are pending in the present application. Claims 1, 8 13 and 17 have been amended, claims 5, 7, 12 and 18 canceled without prejudice to refile or as to subject matter, and new claims 21-24 have been added. Claims 1, 8, 13 and 17 are the independent claims. Favorable reconsideration is requested.

Claims 1 and 8 have been amended to overcome the rejections under 35 U.S.C. §112, precisely as suggested by the Examiner. Claims 1, 8, 13 and 17 have been amended to overcome the rejections under 35 U.S.C. §101, as described below.

In view of the amendments to independent claims 1, 8, 13 and 17, the pending rejections under 35 U.S.C. §112 and under 35 U.S.C. §101 should be removed. As to the newly interposed 35 U.S.C. §101 rejections, Applicants have amended the independent claims to provide that the score, each input variable, its value and its rank are displayed to a user. This is a tangible and most useable result. The claimed invention is directed to insurance policies and/or proposed insurance policies where predictive modeling has been used to generate a scoring formula for the profitability of such policies. According to various embodiments of the claimed invention, values for a particular plurality of input variables – generally a subset of all of the predictive variables in the scoring formula, representing data regarding a particular piece of insurance business are received and a score is generated therefrom. The question then presents itself, which of the input variables has the most, or least affect on the ultimate score. Or more completely, what are the individual contributions of each of the input variables for which we have received values to the particular score?

This information can be used by an insurance agent, broker or policyholder to understand the quoted or actually charged rate, and to figure out which variable values or change so as to improve the score and obtain a better rate.

The calculation and display to a user of the score obtained using the received values of the input variables, the value for each input variable used, and the rank of each such variable and its value is a particular and tangible use of the underlying algorithm. It is certainly not a foreclosing of every use of the algorithm. There are many claim elements that must be performed or be present – besides calculating rank using the underlying algorithm -- to meet the claim term. People are free to use the underlying algorithm in a variety of ways that do not and would not implicate the present invention.

Accordingly Applicants urge that the claimed invention is in fact patentable subject matter under 35 U.S.C. §101, and that the pending claims are ready for allowance. Notice to that effect is earnestly solicited.

There are no rejections based on prior art. All of claims 1-20 are allowable over the cited prior art, as stated on page 6 of the Office Action.

No other fees are believed due in connection herewith. Please charge any fee deficiency or credit any overpayment to the undersigned attorneys' Deposit Account No. 50-0540.

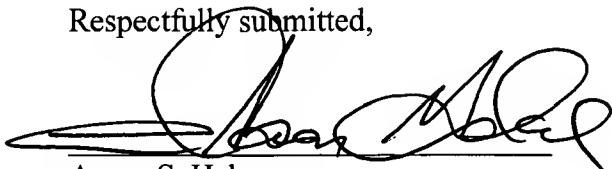
REQUEST FOR PERSONAL INTERVIEW

Applicants have been trying to schedule a personal interview with the Examiner, but scheduling has been difficult. Given that there are newly raised rejections under 35 U.S.C. §112 and under 35 U.S.C. §101 in the Office Action, Applicants respectfully request a personal interview to review these rejections, the ameliorating amendments contained herein, and file a Supplemental Amendment if the Examiner still maintains any concerns, or would seek certain adjustments to the claims. Applicants will contact the Examiner forthwith in that regard, and

request that no additional Office Actions issue pending such personal interview and any supplemental filings in response thereto by Applicants.

Dated: **August 18, 2011.**

Respectfully submitted,



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